



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
**Robertson, Anschutz, Schneid, Crane & Partners,  
PLLC**

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In Re:

**Kathryn L Tripptree,**

**Debtor.**

Order Filed on October 5, 2023  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-11116

Chapter: 13

Hearing Date: 09/27/2023

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE  
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

DATED: October 5, 2023

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC.

Debtors' Counsel: Mitchell R Stein

Property Involved ("Collateral"): 2015 Nissan Murano, VIN: 5N1AZ2MH0FN286882

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
  - The Debtor is overdue for 8 months from February 27, 2023 through September 27, 2023.
  - The Debtor is overdue for 8 payments from February 27, 2023 through September 27, 2023 at \$499.92 per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$3,999.36.

2. Debtor must cure all post-petition arrearages, as follows:
  - Beginning on October 27, 2023, regular monthly payments shall continue to be made in the amount of \$499.92.
  - The amount of \$3,999.36 shall be capitalized in the Debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within fifteen (15) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order
  - This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.
3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: JPMorgan Chase Bank, N.A.  
National Bankruptcy Department  
P.O. Box 901032  
Ft. Worth, Texas 76101-2032
  
- Monthly cure payment: JPMorgan Chase Bank, N.A.  
National Bankruptcy Department  
P.O. Box 901032  
Ft. Worth, Texas 76101-2032

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$525.00 and costs of \$188.00.

The fees and costs are payable:

- Through the Chapter 13 plan.